



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/518,948 Confirmation No.: 8859
Applicant : Fred SLAVIN, et al.
Filed : March 6, 2000
Title : AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT
AND PAYMENT SYSTEM AND METHOD THEREFOR
TC/Art Unit : 3691
Examiner: Stefanos Karmis

Docket No. : 72167.000141
Customer No. : **21967**

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other

parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

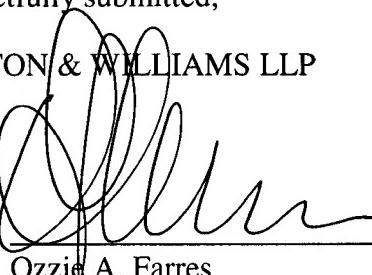
Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), the Patent Office is authorized to charge the amount of \$180.00 as set forth in § 1.17(p) to Deposit Account No. 50-0206. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **1 of 18**

Application Number **09/518,948**

Filing Date **March 6, 2000**

First Named Inventor **Fred SLAVIN, et al.**

Art Unit **3691**

Examiner Name **Stefanos Karmis**

Attorney Docket Number **72167.000141**

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0018739	08-30-2001	Anderson et al.	
	2.	US 2001/0037309	11-01-2001	Carlyle St. Vrain	
	3.	US 2001/0047334	11-29-2001	Nappe et al.	
	4.	US 2001/0047489	11-29-2001	Ito et al.	
	5.	US 20010032139	10-18-2001	Debonnet, Jr.	
	6.	US 2002/0012445	01-31-2002	Perry	
	7.	US 2002/0013728	01-31-2002	Wilkman	
	8.	US 2002/0023055	02-21-2002	Antognini , et al.	
	9.	US 2002/0026394	02-28-2002	Savage et al.	
	10.	US 2002/0038363	03-28-2002	MacLean	
	11.	US 2002/0052842	05-02-2002	Schuba et al.	
	12.	US 2002/0055907	05-09-2002	Pater, et al.	
	13.	US 2002/0069134	06-06-2002	Solomon	
	14.	US 2002/0072976	06-13-2002	Virtanen, et al.	
	15.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	16.	US 2002/0087468	07-04-2002	Ganesan et al.	
	17.	US 2002/0087469	07-04-2002	Ganesan, et al.	
	18.	US 2002/0091635	07-11-2002	Dilip et al.	
	19.	US 2002/0107770	08-08-2002	Meyer et al.	
	20.	US 2002/0107788	08-08-2002	Cunningham	
	21.	US 2002/0111837	08-15-2002	Aupperle	
	22.	US 2002/0138398	09-26-2002	Kalin et al.	
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	24.	US 2002/0184151	12-05-2002	Maloney	

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25.	US 2002/0194096	12-19-2002	Falcone et al.		
26.	US 2002/0198817	12-26-2002	Dhir		
27.	US 2002/0199182	12-26-2002	Whitehead		
28.	US 20020178071	11-28-2002	Walker et al.		
29.	US 2003/0018557	01-23-2003	Gilbert et al.		
30.	US 2003/0037002	02-20-2003	Higgins, et al.		
31.	US 2003/0046218	03-06-2003	Albanese et al.		
32.	US 2003/0097335	05-22-2003	Muskowitz et al.		
33.	US 2003/0105641	06-05-2003	Lewis		
34.	US 2003/0110442	06-12-2003	Battle		
35.	US 2003/0120686	06-26-2003	Kim, et al.		
36.	US 2003/0187789	10-02-2003	Karas, et al.		
37.	US 2003/0191710	10-09-2003	Green, et al.		
38.	US 2003/0208421 A1	11-06-2003	Vicknair et al.		
39.	US 2003/0208441 A1	11-06-2003	Poplawski et al.		
40.	US 2003/0225663	12-04-2003	Horan et al.		
41.	US 2003/0233305	12-18-2003	Solomon		
42.	US 2003/0237046	12-25-2003	Parker, et al.		
43.	US 2004/0064409	04-01-2004	Kight, et al.		
44.	US 2004/0078328 A1	04-22-2004	Talbert et al.		
45.	US 2004/0201735	10-14-2004	Baron		
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49.		US 3653480	04-04-1972	Yamamoto et al.	
50.		US 4205780	06-03-1980	Burns, Emmett	
51.		US 4264808	04-28-1981	Owens, et al.	
52.		US 4321672	03-23-1982	Braun, et al.	
53.		US 4396985	08-02-1983	Ohara	
54.		US 4495018	01-22-1985	Vohrer	
55.		US 4617457	10-14-1986	Myers	
56.		US 4672377	06-09-1987	Murphy	
57.		US 4700055	10-13-1987	Kashkashian Jr.	
58.		US 4752877	06-21-1988	Roberts et al.	
59.		US 4797913	01-10-1989	Kaplan	
60.		US 4799156	01-17-1989	Shavit	
61.		US 4812628	03-14-1989	Boston	
62.		US 4823264	04-18-1989	Deming	
63.		US 4931793	06-05-1990	Fuhrmann et al.	
64.		US 4948174	08-14-1990	Thomson et al.	
65.		US 4974878	12-04-1990	Josephson	
66.		US 4988849	01-29-1991	Sasaki	
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68.		US 5023904	06-11-1991	Kaplan	
69.		US 5053607	10-01-1991	Carlson	
70.		US 5054096	10-01-1991	Beizer	
71.		US 5080748	01-14-1992	Bonomi	
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	75.	US 5136502	08-04-1992	Van Remortel et al.	
	76.	US 5175682	12-29-1992	Higashiyama	
	77.	US 5187750	02-16-1993	Behera	
	78.	US 5198975	03-30-1993	Baker et al.	
	79.	US 5220501	06-15-1993	Lawlor	
	80.	US 5225978	07-06-1993	Peterson	
	81.	US 5237159	08-17-1993	Stephens	
	82.	US 5265007	11-23-1993	Barnhard, Jr., et al.	
	83.	US 5283829	02-01-1994	Anderson	
	84.	US 5287269	02-15-1994	Dorrough et al.	
	85.	US 5311594	05-10-1994	Penzias	
	86.	US 5315508	05-24-1994	Bain et al.	
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	88.	US 5326959	07-05-1994	Perazza	
	89.	US 5336870	08-09-1994	Hughes	
	90.	US 5349170	09-20-1994	Kern	
	91.	US 5350906	09-27-1994	Brody et al.	
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	93.	US 5373550	12-13-1994	Campbell	
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	95.	US 5402474	03-28-1995	Miller	
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	97.	US 5424938	06-13-1995	Wagner	
	98.	US 5430644	04-04-1995	Deaton et al.	
	99.	US 5432506	07-11-1995	Chapman	
	100.	US 5444794	08-22-1995	Uhland	
	101.	US 5444841	08-22-1995	Glasser et al.	
	102.	US 5446740	08-29-1995	Yien	
	103.	US 5448471	09-05-1995	Deaton et al.	
	104.	US 5465206	11-07-1995	Hilt et al.	
	105.	US 5477040	12-19-1995	Lalonde, Michael	
	106.	US 5479494	12-26-1995	Clitherow	
	107.	US 5483445	01-09-1996	Pickering	
	108.	US 5484988	01-16-1996	Hills	
	109.	US 5502576	03-26-1996	Ramsay et al.	
	110.	US 5504677	04-02-1996	Pollin	
	111.	US 5506691	04-09-1996	Bednar et al.	
	112.	US 5508731	04-16-1996	Kohorn	
	113.	US 5513250	04-30-1996	McAllister	
	114.	US 5532464	07-02-1996	Josephson et al.	
	115.	US 5544043	08-06-1996	Miki, et al.	
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	117.	US 5550734	08-27-1996	Tater	
	118.	US 5551021	08-27-1996	Harada	
	119.	US 5557515	09-17-1996	Abbruzzese et al.	
	120.	US 5563400	10-08-1996	Le Roux	

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121.		US 5566330	10-15-1996	Sheffield	
122.		US 5568489	10-22-1996	Yien	
123.		US 5570465	10-29-1996	Tsakanikas	
124.		US 5572004	11-05-1996	Raimann	
125.		US 5583759	12-10-1996	Geer	
126.		US 5583760	12-10-1996	Klesse	
127.		US 5590196	12-31-1996	Moreau	
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129.		US 5592377	01-07-1997	Lipkin	
130.		US 5592378	01-07-1997	Cameron	
131.		US 5599528	02-04-1997	Igaki	
132.		US 5603025	02-11-1997	Tabb	
133.		US 5615109	03-25-1997	Eder	
134.		US 5621201	04-15-1997	Langhans	
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136.		US 5642419	06-24-1997	Rosen	
137.		US 5649117	07-15-1997	Landry	
138.		US 5652786	07-29-1997	Rogers	
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140.		US 5659469	08-19-1997	Deaton et al.	
141.		US 5659741	08-19-1997	Eberhardt	
142.		US 5666493	09-09-1997	Wojcik et al.	
143.		US 5677955	10-14-1997	Doggett et al.	
144.		US 5679938	10-12-1997	Templeton	

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145.	US 5679940	10-21-1997	Templeton		
146.	US 5687250	11-11-1997	Curley, et al.		
147.	US 5692132	11-25-1997	Hogan		
148.	US 5699528	12-16-1997	Hogan		
149.	US 5703344	12-30-1997	Bezy et al.		
150.	US 5704044	12-30-1997	Tarter et al.		
151.	US 5708422	01-13-1998	Blonder et al.		
152.	US 5715298	02-03-1998	Rogers		
153.	US 5715314	02-03-1998	Payne		
154.	US 5715399	02-03-1998	Bezos		
155.	US 5717989	02-10-1998	Tozzoli et al.		
156.	US 5724424	03-03-1998	Gifford		
157.	US 5727249	03-10-1998	Powell		
158.	US 5748780	05-05-1998	Stolfo		
159.	US 5751842	05-12-1998	Eccles		
160.	US 5757917	05-26-1998	Rose et al.		
161.	US 5770843	06-23-1998	Rose et al.		
162.	US 5774553	06-30-1998	Rosen		
163.	US 5784696	07-21-1998	Melnikof		
164.	US 5793861	09-11-1998	Haigh		
165.	US 5794221	08-11-1998	Egendorf		
166.	US 5802498	09-01-1998	Comesanas		
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170.	US 5826241	10-20-1998	Stein		
171.	US 5826245	10-20-1998	Sandberg-Diment		
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173.	US 5832460	11-03-1998	Bednar		
174.	US 5832463	11-03-1998	Houvener et al.		
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177.	US 5835580	11-10-1998	Fraser		
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179.	US 5835899	11-10-1998	Rose et al.		
180.	US 5852812	12-22-1998	Reeder		
181.	US 5859419	01-12-1999	Wynn		
182.	US 5864609	01-26-1999	Cross et al.		
183.	US 5870456	02-09-1999	Rogers		
184.	US 5870721	02-09-1999	Norris		
185.	US 5870723	02-09-1999	Pare		
186.	US 5870725	02-09-1999	Belingher et al.		
187.	US 5873072	02-16-1999	Kight		
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190.	US 5897625	04-27-1999	Gustin		
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192.	US 5903881	05-11-1999	Schrader		

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	194.	US 5910988	06-08-1999	Ballard	
	195.	US 5917965	06-29-1999	Cahill et al	
	196.	US 5920847	07-06-1999	Kolling et al.	
	197.	US 5930778	07-27-1999	Geer	
	198.	US 5940811	08-17-1999	Norris	
	199.	US 5940844	08-17-1999	Cahill et al.	
	200.	US 5943656	08-24-1999	Crooks	
	201.	US 5945653	08-31-1999	Walker et al.	
	202.	US 5956700	09-21-1999	Landry	
	203.	US 5963659	10-05-1999	Cahill et al.	
	204.	US 5963925	10-05-1999	Kolling et al.	
	205.	US 5966698	10-12-1999	Pollin	
	206.	US 5978780	11-02-1999	Watson	
	207.	US 5987435	11-16-1999	Weiss et al.	
	208.	US 5987436	11-16-1999	Halbrook	
	209.	US 5987439	11-16-1999	Gustin et al.	
	210.	US 5991750	11-23-1999	Craig	
	211.	US 6000832	12-14-1999	Franklin et al.	
	212.	US 6003762	11-21-1999	Hayashida	
	213.	US 6006208	12-21-1999	Forst et al.	
	214.	US 6009442	12-28-1999	Chen et al.	
	215.	US 6014636	01-11-2000	Reeder	
	216.	US 6016482	01-18-2000	Molinari et al.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	March 6, 2000
		First Named Inventor	Fred SLAVIN, et al.
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